



Doncaster
Council

Fact Sheet

Money Advice

We are aware that some people may have difficulty managing their budgets and this Fact Sheet contains useful information about managing your money.

The Golden Rules

Listed below are a few golden rules to help you with the basics of money management:

- Acknowledge the situation. Don't ignore the problem: it won't go away. The sooner you begin to sort out your problems, the easier they are to solve.
- Don't borrow money to pay off your debts without thinking carefully. Get advice first. This kind of borrowing could lead to you getting deeper in debt.
- Off work through illness or lost your job? Explain the situation to your creditors. They cannot help you if they do not know the full facts. You may find that you are covered by insurance. Are you also sure that you are receiving all the benefits and tax credits you are entitled to? (See the information later in this Fact Sheet about the various organisations that can help you claim all the benefits and allowances you are entitled to.)
- Calculate your Personal Budget. When you write to your creditors enclose your personal budget so they can assess the situation themselves. (See www.nationaldebtline.co.uk who can help you work out a personal budget.)
- Get in touch with your creditors straight away and explain your difficulties. Go and see them or speak to them on the phone. If you prefer, write to your creditors. (See the sample letters to creditors at www.nationaldebtline.co.uk).
- Priority debts must be dealt with first. Examples of your main priority debts are keeping the roof over your head or preventing your gas or electricity from being cut off.
- Work out a reasonable offer to repay the money owed. Don't worry if it appears very small, if that is really all you can afford. Creditors prefer you to pay a small amount regularly than make an offer you can't afford. If you fail to make monthly payments it is harder to enter into discussions with companies.
- Contact everyone you owe money to. If you make arrangements to pay some creditors but not others, you could run into difficulties again.
- Don't ignore creditors letters or phone calls. Always answer their letters.

Information can be made available in other formats such as Braille or Audio Tape, on request. If you know someone who may need this service, please contact a member of staff for more information, or if you need any other help or advice.

www.doncaster.gov.uk



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- If the first person you speak to is unhelpful, ask to speak to somebody more senior who may be able to agree to what you want. Don't give up.
- Don't give up trying to reach an agreement even if creditors are difficult.
- Fill in the reply forms to court papers and let the court have all the facts. The Court will not act favourably towards you if you ignore forms. This information will be used to decide if you owe the money and what instalments you should pay. You should supply a copy of your Personal Budget to make the court aware of the facts and your current financial situation.
- Always attend court hearings. Take a copy of your Personal Budget with you.
- Always keep copies of any letters or court forms you send or receive.

If you are struggling to live on the money you have or are experiencing problems with debt, think about whether you are getting all the benefits or tax credits you are entitled to. For more information and advice, including entitlement calculator, visit the Government's web pages at www.gov.uk. This also has a wide range of public service information.

The following organisations can also help you with money advice and debt management.

Age UK

They provide information on income and benefits for older people. Formerly two organisations, Help the Aged and Aged Concern merged to form Age UK.

Website: www.ageuk.org.uk

Phone: 0800 678 1174 (Advice Line)

Doncaster advice line: phone 01302 812345

Doncaster website: www.ageuk.org.uk/doncaster

Email: admin@ageukdoncaster.org.uk

Citizens Advice Bureau (CAB)

The CAB can give advice on debt problems and a very wide range of other money and non-money topics. Most CAB operate drop-in services as well as appointments and provide outreach services in some areas too.

Their website has lots of helpful information and useful tools such as:

- Frequently asked questions about credit and debt

Information can be made available in other formats such as Braille or Audio Tape, on request. If you know someone who may need this service, please contact a member of staff for more information, or if you need any other help or advice.

www.doncaster.gov.uk



- Help with debt
- Credit
- Financial health check
- Debt test

Website: National www.citizensadvice.org.uk

Local offices:

Mexborough: Adwick Road
Mexborough
Doncaster
S64 0DB

Drop-in Monday & Tuesday
10am to 1pm only
Advice Line 01709 572400

Stainforth: The Old Methodist Church
Church Road
Stainforth
Doncaster
DN7 5AA

Drop in Tuesday 10am – 2pm only
Advice and appointments line*
0344 499 4137

Thorne: Marriott House
5a Browns Lane
Thorne
Doncaster
DN8 5AF

Drop in Monday 10am – 2pm and
Wednesday 10am to 12pm
Advice and appointments line*
0344 499 4137

*Phone line open Monday to Wednesday
with limited hours

Town Centre: Queensgate
Waterdale
Doncaster
DN1

Drop-in: General information Thursday 10am
to 2pm, General advice Friday 10am to 2pm
(these sessions will be busy)
For debt advice/ appointments: 01302
846745, 01709 572402 or 01405 741457
For Benefit claims and forms appointments:
01405 741457
Or for general advice: 01709 572400 or 0344
499 4137

All phone lines are available for
limited days and hours

Information can be made available in other formats such as Braille or Audio Tape, on request. If you know someone who may need this service, please contact a member of staff for more information, or if you need any other help or advice.



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Doncaster West Development Trust (DWDT)

Advisors provide free financial awareness to groups across Doncaster. Please contact them for full details.

Postal address: G17, Mexborough Business Centre, College Road, Mexborough, S64 9JP

Phone: 01709 866466

Website: www.dwdt.org.uk

Email: info@dwdt.org.uk

Financial Conduct Authority (FCA) and Money Advice Service

From their website, you can access lots of other financial information including some of the providers listed in this fact sheet and their websites. The FCA provides unbiased money advice and the websites below can help you work out your financial priorities and make decisions about your money.

- Money advice service leaflets and guides
- Financial health check
- Budget calculator (to help you to think about your spending and to work out whether you have enough money coming in to cover your outgoings).
- Loan calculator

All these and much more are on the website: www.moneyadviceservice.org.uk

Money Advice Service phone: 0300 138 7777 Monday to Friday 8am to 8pm,
Saturday 9am to 1pm

FCA phone: 0800 111 6768 or 0300 500 8082 Monday to Friday 8am to 6pm
Saturday 9am to 1pm

FCA consumer information page: www.the-fca.org.uk/consumers

Gov.uk (formerly DirectGov)

This is the Government's website and has details of benefits /credits available, eligibility rules and calculators for you to check your entitlement. All information about finance and debt has been moved to the Money Advice Service (see above).

Website: www.gov.uk

Information can be made available in other formats such as Braille or Audio Tape, on request. If you know someone who may need this service, please contact a member of staff for more information, or if you need any other help or advice.

www.doncaster.gov.uk



Money Advice Service

See the previous page and the Financial Conduct Authority (FCA) entry.

The Money Charity

Previously known as Credit Action; The Money Charity provides information and guidance for people with debt or money worries.

Visit their website: www.themoneycharity.org.uk for information

Money matters to me

This website gives you information on:

- What money is, where money comes from and where money goes.
- Financial records, spending money and budgeting.
- Risk and return.
- Making personal life choices.
- Consumer rights, responsibilities and the implications of finance.

Website: www.moneymatterstome.co.uk

National Debtline

This is a telephone-based service and is a national helpline for people with debt problems in England, Wales and Scotland. They will discuss debt problems with you and explain the options available to you. Some of the products available on their website include:

- Personal budget section to work out affordable repayments.
- Sample letters to write to creditors.
- A debt advice section to get information to help deal with debt problems.
- Debt Management Plan (DMP)
- Fact sheets
- Web chat with an adviser.

Website: www.nationaldebtline.org

Phone: 0808 808 4000 Monday – Friday 9am to 8pm and Saturday 9.30am to 1pm

Information can be made available in other formats such as Braille or Audio Tape, on request. If you know someone who may need this service, please contact a member of staff for more information, or if you need any other help or advice.



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NHS

The current economic climate has affected people in lots of different ways; job insecurity, redundancy, debt and money problems. All these can all cause feelings of distress and have an adverse effect on your physical and mental health.

NHS Choices offers advice/information and help for people with health issues or for people who simply want more information.

Phone: **111**

Website: www.nhs.uk

Payplan

This organisation provides free debt advice and management plans.

Contact details:

Website: www.payplan.com

Phone: 0808 278 4570 Monday to Friday 8am to 8pm, Saturday 9am to 3pm
(freephone, including all mobiles)

Information can be made available in other formats such as Braille or Audio Tape, on request. If you know someone who may need this service, please contact a member of staff for more information, or if you need any other help or advice.

www.doncaster.gov.uk



South Yorkshire Credit Union

Originally Danum Credit Union and merged with South Yorkshire in 2010.

They offer affordable financial services to members who have accounts with them:

- Dealing with debt advice
- Budgeting advice and a budget sheet
- A guide to choosing credit
- Low cost loans
- Encouragement to save and free life insurance on savings

Phone: 0303 0300 010

Website: www.sycu.co.uk

Email: info@sycu.co.uk

They have 4 branches in Doncaster that members can access. Open Monday to Friday, with some lunchtime closing. Please check opening times with SYCU before travelling.

Unit 6, Colonnades
Shopping Centre
Doncaster
DN1 3EG

13 Crossland Way
Scawthorpe
Doncaster
DN5 9EX

8 Station Road
Stainforth
Doncaster
DN7 5QA

1 Main Street
Mexborough
Doncaster
S64 9LU

StepChange (formerly the Consumer Credit Counselling Service)

The charity provides free and confidential debt advice over the phone. This service is available to everyone in the UK.

The web site also has lots of practical advice on debt, money, budgeting, switching utility providers and a benefit checker.

Website: www.stepchange.org

Phone: 0800 138 1111

Mon to Fri 8am to 8pm, Sat 8am to 4pm

(freephone including all mobiles)

Visit the web and complete a budget form before phoning

Information can be made available in other formats such as Braille or Audio Tape, on request. If you know someone who may need this service, please contact a member of staff for more information, or if you need any other help or advice.



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This fact sheet is a guide only. We have tried to make sure that the information in this fact sheet is correct at the date published (12 October 2017), but it is possible that some of the information may now not be correct.

From 11 October 2017 Universal Credit is being rolled out across Doncaster and you may have to claim Universal Credit instead of Housing Benefit for help with your rent.

You can claim Housing Benefit:

- If you have more than 2 dependant children who live with you, or
- You are the qualifying age to claim Pension Credit*, or
- You are living in supported or exempt accommodation.

If the above do not apply to you; you need to claim Universal Credit to help with your rent. There is more information about this at: www.gov.uk/apply-universal-credit.

*If you are aged 63 or older you can check if you have reached the qualifying age for Pension Credit at: www.gov.uk/pension-credit/eligibility.

If you have any queries about Housing Benefit and Council Tax Support, you can contact us in the following ways:

Telephone: 01302 735336 Monday to Friday from 8.30am to 5pm

Email: housing.benefits@doncaster.gov.uk (For general enquiries only)

Website: www.doncaster.gov.uk

Write to: Doncaster Council, Housing Benefit and Council Tax Support Section, Civic Office, Waterdale, Doncaster, DN1 3BU

In person: Our counter at the Civic Office is open Monday to Friday from 8.30am to 5pm.

Information can be made available in other formats such as Braille or Audio Tape, on request. If you know someone who may need this service, please contact a member of staff for more information, or if you need any other help or advice.

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